



## Health Care Coalition Meeting

### **Discussion Concept: Co-pays as incentives/disincentives**

20% co-pays are applied to all professional service fees, similar to the Medicare program, with exception of primary care.

Enrollees could be given a healthcare participation grade by primary care provider (PCP) which translates into discounts (paid by state) on co-pays. Grading criteria could look something like this:

#### **Gold medal participant 100% discount (co-pay entirely paid by state)**

- 1) All medicines taken as prescribed
- 2) Patient comes to appointments as directed
- 3) Chronic disease actively controlled (patient is making effort to control chronic disease such as diabetes and asthma through behavior modification/proper medication use)
- 4) Patient is not obese (within 1 standard deviation of proper BMI) or is actively engaged in a weight loss program
- 5) Patient is a non-smoker or is actively engaged in a smoking cessation program
- 6) Patient is not a heavy drinker with normal liver function or actively engaged in an alcohol rehab program
- 7) Patient does not take narcotics chronically or is actively working on decreasing usage

#### **Silver medal participant 50% discount (state pays 50%)**

-Patient has achieved 5 of 7 participation requirements

#### **Bronze medal participant 25% discount (state pays 25%)**

-Patient has achieved 3 of 7 participation requirements

#### **Inadequate participant- no discount**